



Tti Testing Laboratories

OVER 30 YEARS OF EXCELLENCE IN QUALITY ASSURANCE



Tti Labs FutureTech

AI & digital-asset assurance

We don't just test products. We test the future.

Tti Labs FutureTech independently tests AI systems and digital-asset platforms against recognised frameworks and Pakistan's new rules.

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11 786 001

www.ttilabs.net



INDEPENDENT

Tti Labs FutureTech is not affiliated with PVARA, SBP or SECP.

We help you meet requirements; only the regulator grants approvals.

TESTING SINCE 1995

Independent AI and digital-asset assurance, from an accredited lab.

Tti Labs FutureTech independently tests AI systems and digital-asset platforms against recognised frameworks and Pakistan's new rules. Your customers, your bank and your regulator can rely on the result.

For three decades, Tti Labs has tested physical products to world standards. Now it tests algorithms and digital money, for the same reason: safety.

- ISO/IEC 17025 accredited testing laboratory (PNAC Lab 022)
- ISO/IEC 17020 accredited inspection body (PNAC IB-006, Tti Inspections Pvt Ltd)
- First lab in Pakistan accepted by the US CPSC
- 22 labs in 17 countries through our partner Eurofins | MTS Global
- Head office in Lahore; offices in Karachi, Faisalabad and Sialkot

Built around the requirements of PVARA, SBP, SECP, PTA and MoITT

ISO/IEC 42001:2023

NIST AI RMF 1.0

EU AI Act (EU) 2024/1689

FATF Travel Rule (R.16)

MiCA (EU) 2023/1114

117 million

internet users in Pakistan (DataReportal, end-2025)

Third

in the world for crypto adoption (Chainalysis 2025 index)



AI assurance



Digital assets



Standards



THE PROBLEM

Regulation has arrived. Is your product ready?

Innovation used to move faster than regulation. In 2026, the rules arrived.

Jul 2025

National AI Policy 2025

Approved, with targets of 1,000 local AI products and 1 million AI professionals by 2030.

2026

Virtual Assets Act 2026

PVARA runs the licences and the sandbox. From April, banks may serve PVARA-licensed firms.

Coming

SBP AI guidelines

SBP said in 2025 it was finalising responsible-AI guidelines for the financial sector.

Dec 2027 - Aug 2028

EU AI Act

Deadlines for high-risk systems, for exporters selling into the EU.



CRYPTO FIRMS

No licence, no full bank account.

Since April 2026, banks may open accounts for PVARA-licensed crypto firms. Firms with only a PVARA NOC get limited-purpose accounts. Licensed firms holding customer assets must have their reserves independently validated every six months.



COMPANIES USING AI ASSISTANTS

One email was enough.

In 2025, researchers showed that one crafted email could make Microsoft 365 Copilot leak data, with nobody clicking anything. Microsoft has since fixed it and found no sign of real attacks. Any assistant that reads email or documents needs testing for the same weakness.



BANKS AND LENDERS

AI rules are coming.

SBP said in 2025 it was finalising responsible-AI guidelines. About half of the 55 financial firms it surveyed use or build AI.



ANYONE WITH PAKISTANI CUSTOMERS

They write in Roman Urdu.

Have you tested your chatbot in it?

Urdu

Roman Urdu

Punjabi

Sindhi

Pashto

Tti Labs FutureTech tests all four, before a regulator, a bank or a customer does.

Sources: SBP circular (Business Recorder); PVARA post-licensing rules (law-firm summaries); EchoLeak, CVE-2025-32711 (arXiv); SBP responsible-AI guidelines (Profit); AI Policy 2025 (ProPakistani); EU AI Act changes (Gibson Dunn).

STRONGER REASONS FOR 2026

A fresher case for AI testing

Urdu bias, hallucination and jailbreaks still matter. Buyers now also worry about AI assistants being hijacked, and about AI in bank decisions.



01

Hijacked AI assistants

Hidden instructions in a document can hijack AI assistants that send money or read email. OWASP's 2026 list for such systems ranks this the top risk.

🔗 **AI assistant security testing**



02

AI in bank decisions

Banks use AI for fraud, credit and service. About half of the 55 financial firms SBP surveyed already use or build AI.

🔗 **Fairness testing for credit and eligibility**

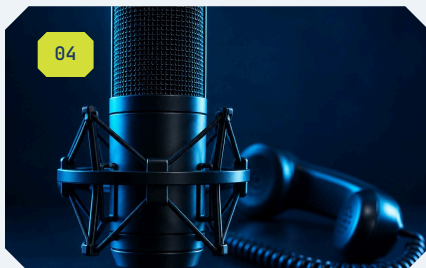


03

Crypto reserves

PVARA rules: independent reserve validation every six months, plus security testing.

🔗 **Reserve validation with a chartered-accountant partner**



04

Deepfake voices

Deepfake fraud attempts across Pindrop's clients rose more than 1,300% in 2024. Synthetic-voice attacks on banks rose 149%.

🔗 **Deepfake resistance testing, later**



05

Customer data

Where customer data goes is a frequent question in procurement.

🔗 **Data-flow review**



06

Urdu still matters

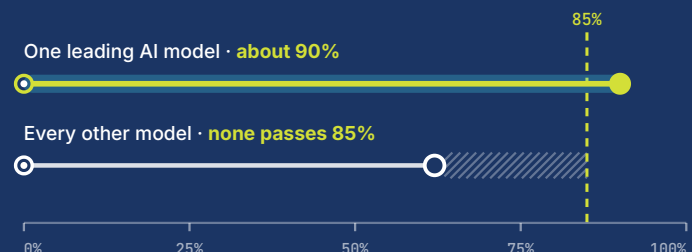
Many models lose 25–40 points on Urdu humanities topics.

🔗 **Bhasha Score™**

URDU STILL MATTERS

One leading AI model now scores about 90% on a large Urdu test, but no other model passes 85%. Urdu testing still matters, especially for products and culture-heavy topics.

Bhasha Score™: does the product work equally well in Urdu and regional languages?



25–40

points that many models lose on Urdu humanities topics

Sources: OWASP Top 10 for agentic applications (Cycode); SBP AI guidelines (Profit); PVARA post-licensing rules (law-firm summaries); Pindrop Voice Intelligence & Security Report 2025; UrduMMLU (arXiv).



AI • DIGITAL ASSETS • STANDARDS

Three centers, one independent lab.

01

AI Assurance Center

- Assistant security testing
- Fairness testing
- Bhasha Score™ (Urdu, Roman Urdu, Punjabi, Sindhi, Pashto)
- ISO/IEC 42001 readiness
- Deepfake resistance (later)

02

Digital Asset Center

- PVARA reserve validation, with our chartered-accountant partner
- Smart contract audits
- Travel Rule and AML checks
- PVARA sandbox readiness
- Reserve checks for asset-backed tokens

03

Standards Center

- Open Tti Labs test methods for AI and digital assets
- Formal proposals to PSQCA for Pakistan Standards
- Requirement maps for the AI Policy 2025 and Virtual Assets Act 2026



Tti Labs TRUST Mark™

A quality mark for algorithms and digital assets.

- QR-verifiable, listed on our public registry
- Valid for 12 months, with re-testing
- Says "tested", not "certified", until an accredited scheme exists

DAYS AND DELIVERABLES

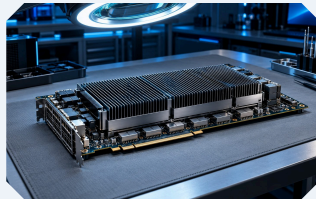
Five services. Clear deliverables.

Each service names its timeline and what you receive. Testing takes 5 to 21 days.

SERVICE	DAYS	YOU RECEIVE
AI Bias QuickScan	7	Bhasha Score™ card
Full AI Assurance Audit	21	Security, fairness and ISO/IEC 42001 gap report; the TRUST Mark™ if passed
Smart Contract Audit	10	Findings by severity, fixes re-checked
Reserve Validation (with our CA partner)	5	Scoped technical validation report for the six-monthly PVARA submission
PVARA Sandbox Readiness	14	Dossier and fix list

**AI Bias QuickScan**

7 days

**Full AI Assurance Audit**

21 days

**Smart Contract Audit**

10 days

**Reserve Validation**

5 days

SANDBOX

Pre-test your PVARA application before you file.

We map the Virtual Assets Act 2026, PVARA's sandbox guidelines and FATF Recommendations 15 and 16 into a point-by-point check. You get a dossier and a fix list. PVARA's first sandbox is for asset-backed tokens.

14

days to a dossier and fix list



WHO IT'S FOR

Evidence your customers, bank and regulator can rely on.

01 AI startups and software exporters

Independent evidence for buyers

03 Banks, telcos and government

Third-party evidence before onboarding or buying AI

05 Universities

Joint research

02 Crypto exchanges, wallets and token issuers

Reserve validation and a pre-tested PVARA application

04 Regulators and donors

Local test data

QUESTIONS WE HEAR

Affiliated with PVARA, SBP or SECP?

No. We're an independent private lab. We help you meet requirements; only the regulator grants approvals.

Do you keep our data?

We test in isolated environments or on your own systems, under NDA. We delete data at the end unless you ask us to keep it.

ISO/IEC 42001 certificate?

We prepare you; our accredited partner certifies.

HOW IT WORKS

01

Scoping call

A free 30-minute call to scope what you need tested.

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02

NDA and onboarding

We sign an NDA and set up secure onboarding.

Under NDA

03

Testing

Testing takes 5 to 21 days, by service.

5-21 days

04

Report

You get a report and a fix plan, and the TRUST Mark™ if you pass.

TRUST Mark™



Tti Testing Laboratories

Pakistan will not just use AI & crypto. Pakistan will test it.

Apply for the Founding Cohort: 10 free QuickScans for the first 10 startups

Book a scoping call

QuickScans, not full audits, in return for feedback and a case study.

ISO/IEC 17025 Accredited

ISO/IEC 17020 Inspection

Independent: not affiliated with PVARA, SBP or SECP

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